

Fill in this information to identify the case:

Debtor 1 Sandra Kay Harlan; fka Sandra Kay HarlanDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Indiana

Case number 18-02050-RLM-13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account: 2 0 0 2

Date of payment change:

Must be at least 21 days after date
of this notice

04/01/2023**New total payment:**\$ 567.34

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 192.26New escrow payment: \$ 209.30**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sandra Kay Harlan
First Name Middle Name Last Name

Case number (if known) 18-02050-RLM-13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Dylan Dean Smith
Signature

Date 03/08/2023

Print: Dylan Dean Smith
First Name Middle Name Last Name

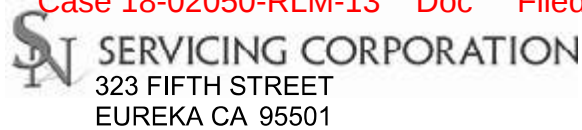
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

SANDRA K HARLAN
1318 BROOKE DR
LEBANON IN 46052

Analysis Date: February 27, 2023

Final

Property Address: 1318 BROOKE DRIVE LEBANON, IN 46052

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from May 2022 to Mar 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Apr 01, 2023:
Principal & Interest Pmt:	358.04	358.04
Escrow Payment:	192.26	209.30
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$550.30	\$567.34

Escrow Balance Calculation	
Due Date:	Mar 01, 2023
Escrow Balance:	(117.16)
Anticipated Pmts to Escrow:	192.26
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$75.10

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	755.56	(493.29)
May 2022	168.08	192.26	587.48		* County Tax	336.16	(301.03)
Jun 2022	168.08	192.26			*	504.24	(108.77)
Jul 2022	168.08	192.26			*	672.32	83.49
Aug 2022	168.08	192.26			*	840.40	275.75
Sep 2022	168.08	192.26			*	1,008.48	468.01
Oct 2022	168.08	192.26			*	1,176.56	660.27
Oct 2022				648.47	* County Tax	1,176.56	11.80
Nov 2022	168.08		567.48		* County Tax	777.16	11.80
Dec 2022	168.08	384.52			*	945.24	396.32
Jan 2023	168.08	192.26			*	1,113.32	588.58
Jan 2023				898.00	* Homeowners Policy	1,113.32	(309.42)
Feb 2023	168.08	192.26	862.00		* Homeowners Policy	419.40	(117.16)
Mar 2023	168.08				*	587.48	(117.16)
					Anticipated Transactions	587.48	(117.16)
Mar 2023		192.26					75.10
	\$1,848.88	\$2,114.86	\$2,016.96	\$1,546.47			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equating 2,016.96. Under Federal law, your lowest monthly balance should not have exceeded 336.16 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	75.10	668.47
Apr 2023	184.58			259.68	853.05
May 2023	184.58	668.47	County Tax	(224.21)	369.16
Jun 2023	184.58			(39.63)	553.74
Jul 2023	184.58			144.95	738.32
Aug 2023	184.58			329.53	922.90
Sep 2023	184.58			514.11	1,107.48
Oct 2023	184.58			698.69	1,292.06
Nov 2023	184.58	648.47	County Tax	234.80	828.17
Dec 2023	184.58			419.38	1,012.75
Jan 2024	184.58			603.96	1,197.33
Feb 2024	184.58	898.00	Homeowners Policy	(109.46)	483.91
Mar 2024	184.58			75.12	668.49
	<u>\$2,214.96</u>	<u>\$2,214.94</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 369.16. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 369.16 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 75.10. Your starting balance (escrow balance required) according to this analysis should be \$668.47. This means you have a shortage of 593.37. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,214.94. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	184.58
Surplus Amount:	0.00
Shortage Amount:	24.72
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$209.30</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$542.62 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

In Re:	Case No. 18-02050-RLM-13
Sandra Kay Harlan <i>fka</i> Sandra Kay Wilson	Chapter 13
Debtor.	Judge Robyn L. Moberly

CERTIFICATE OF SERVICE

I certify that on March 8, 2023, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

John Forest Bymaster, Debtor's Counsel
bymasterlawoffices@gmail.com

John Morgan Hauber, Chapter 13 Trustee
ecfmail@hauber13.com

Office of the U.S. Trustee
ustpreion10.in.ecf@usdoj.gov

I further certify that on March 8, 2023, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Sandra Kay Harlan, Debtor
1318 Brooke Drive
Lebanon, IN 46052

Respectfully Submitted,

/s/ Dylan Dean Smith

Dylan Dean Smith (35433-72)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor